

From an Insurance Company You Know and Trust

SBLI USA Life Insurance Company, Inc. has been doing business in New York for over 75 years.† It's a company you can trust to be there for you to provide the excellent service you expect and deserve.

Customer Center

SBLI USA's goal is to make doing business with us as convenient as possible.

Our Customer Center was developed keeping the policyholder's convenience in mind.

Using our Customer Center at www.sbliusa.com you can:

- Access policy information and forms anytime
- Get answers to frequently asked questions
- Notify us of a claim

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY	NOT GUARANTEED BY THE BANK	MAY LOSE VALUE
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For latest rating, access www.ambest.com
Ratings pertain to the financial strength of SBLI USA and do not apply to the safety and performance of the underlying investment. Any guarantees are subject to the financial strength of SBLI USA.

SBLI USA Life Insurance Company, Inc.
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New York, NY 10001-2914
1-877-SBLI-USA (1-877-725-4872)
sbliusa.com

†Previously sold insurance under Savings Bank Life Insurance, SBLI Mutual Life Insurance Company of New York, Inc. and SBLI USA Mutual Life Insurance Company, Inc.

Policies have exclusions, limitations, reductions of benefits, and terms for keeping them in force.

Not all products available in all states. Not licensed in all states. Call us for complete costs and details.

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Policy Form #SPAPSENY15, SPBPSENY16, SPRPSENY16, SPWPSENY16
Form #S-BROSPAENY16 1-2018

Select Choice® Annuity

3, 5 & 7 Year Guarantee Choices



*For the People
Who Make
America Work®*



Select Choice® Annuity

There is a savings vehicle that offers a competitive tax-deferred return on your money without sacrificing flexibility. It's called Select Choice Annuity from SBLI USA.

Competitive Interest Rates

Select Choice Annuity offers competitive interest rates, with an initial guarantee of 3, 5 or 7 years. After the initial guarantee period, you will be offered a competitive renewal rate which can never be less than 1%. The initial rate will be based on the product option(s) selected and guarantee period chosen.

Tax-Deferred Savings

Under current federal tax law, you pay no taxes on your earnings until you draw on your annuity,* which can help your money grow faster than a taxable account.

Flexible Income Options

Upon maturity of your Select Choice Annuity, you can choose to receive income payments. Multiple payment options exist - please check the contract for details.

Who Can Apply?

Select Choice is available to individuals up to age 85. This single premium annuity has a minimum premium of \$5,000. The maximum premium allowed without prior company approval is \$1,000,000.



Product Options

If you desire, you can add one or both of the following options:

- **Penalty Free Withdrawal (PFW) Feature-** after the first policy year you can withdraw up to 10 percent of your contract value annually without a withdrawal charge or MVA**
- **Guaranteed Return of Premium (ROP) Feature-** you will receive at least your full initial investment, less any previous withdrawals and premium taxes, should you surrender your policy

Avoid Probate

Should you die before receiving annuity payments, your named beneficiaries will receive the full contract value, with no withdrawal charges or MVA, and typically none of the delay and expense associated with probate.

Access to Your Money

You have access to all or part of your accumulated contract value at any time. Withdrawals may be subject to withdrawal charges and a market value adjustment(MVA).***

	Withdrawal Charge Schedule						
	Policy Year						
Initial Guarantee Period	1	2	3	4	5	6	7
7 Year Plan	7%	6%	5%	4%	3%	2%	1%
5 Year Plan	7%	6%	5%	4%	3%		
3 Year Plan	7%	6%	5%				
Subsequent Guarantee Period	1	2	3	4	5		
All Plans	5%	4%	3%	2%	1%		



* Early withdrawals may be subject to regular income tax and, if taken before age 59 1/2, may be subject to a 10% IRS penalty. Any discussion of taxes is for general information only based on our understanding and interpretation of current tax laws. Please consult your legal or tax advisor as appropriate.

** Waiver of withdrawal charges is available for certain other circumstances. Ask your agent for details.

*** Partial withdrawals are subject to minimums and maximums stated in the contract. Except as otherwise stated in the contract, if part or all of the contract value is withdrawn, a withdrawal charge will be deducted and a market value adjustment (MVA) applied. The MVA can be negative or positive. If negative, it will decrease the payment. If positive, it will increase the payment. The formula for calculating the MVA is described in the contract.